

United States Bankruptcy Court
Eastern District of New YorkIn re:
Luba Katz
DebtorCase No. 16-42281-nhl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DI7Page 1 of 2
Total Noticed: 22

Date Rcvd: Sep 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2016.

db +Luba Katz, 59 Lynbrook Ave, Staten Island, NY 10309-4508
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 8807309 +Cbn, Po Box 769006, San Antonio, TX 78245-9006
 8807310 Chase, Po Box 901003, Columbus, OH 43224
 8807312 +Dept Of Ed Tpd/Nelnet, Po Box 173904, Denver, CO 80217-3904
 8807313 +Marguirite Fiore, Esq., 1150 South Avenue, Suite 301A, Staten Island, NY 10314-3404
 8807314 +McBaine Estates II HOA, c/o Dawning Real Estate, 1150 South Avenue, Suite 301A, Staten Island, NY 10314-3404
 8827515 +Meir Katz, c/o Yoram Nachimovsky, Esq., 299 Broadway, Suite 605, New York, NY 10007-1994
 8842083 +Meir Katz, 915 East 7th Street, Brooklyn, NY 11230-2756
 8807315 +Meir Katz, 915 East 7th Street #2B, Brooklyn, NY 11230-2738
 8807317 NYC Water Board, PO Box 410, Church Street Station, New York, NY 10008-0410
 8823173 +New York City Water Board, Andrew Rettig, Assistant Counsel, 59-17 Junction Boulevard, Elmhurst, NY 11373-5188
 8807316 +Nicholas Samuel Ratush, 299 Broadway, Suite 605, New York, NY 10007-1994
 8807319 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
 8807321 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Sep 08 2016 18:18:52
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +E-mail/Text: ustprregion02.br.ecf@usdoj.gov Sep 08 2016 18:18:31
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 8807308 EDI: BANKAMER.COM Sep 08 2016 18:13:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
 8807311 +EDI: CHASE.COM Sep 08 2016 18:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 8807318 +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Sep 08 2016 18:18:52 NYS Dept tax & finance, po box 5300, bankruptcy dept, Albany, NY 12205-0300
 8807320 +EDI: VERIZONEAST.COM Sep 08 2016 18:14:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
heston@windelsmarx.com; ahollander@windelsmarx.com; n159@ecfcbis.com; jryan@windelsmarx.com
 Office of the United States Trustee USTPRRegion02.BR.ECF@usdoj.gov
 Todd Kushner on behalf of Debtor Luba Katz todd@thegtcfirm.com,
amanda@thegtcfirm.com; dana@thegtcfirm.com; amerritt@thegtcfirm.com; jgiorgi@thegtcfirm.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Yoram Nachimovsky on behalf of Creditor Meir Katz nybizlaw@aol.com

TOTAL: 4

Information to identify the case:

| | | | |
|---|-----------------------|-------------|---|
| Debtor 1 | Luba Katz | | Social Security number or ITIN xxx-xx-0425 |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | EIN ----- |
| | First Name | Middle Name | Social Security number or ITIN ----- |
| | | | EIN ----- |
| United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800 | | | |
| Case number: | 1-16-42281-nhl | | Chapter: 7 |

Order of Discharge of Debtor(s)

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Luba Katz

BY THE COURT:

Dated: September 8, 2016

s/ Nancy Hershey Lord
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.